



# BRITISH AMERICAN FRIENDLY SOCIETY.

HEAD OFFICE, 103, NOTRE DAME ST. MONTREAL.  
BRANCH OFFICE, 10, HALDIMAND ST. QUEBEC.

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THIS institution is established for the mutual relief of its members, during "old age," "sickness," "disability," "and death." It is designed to support a system of benevolence, and is composed of Professional men, Merchants, Mechanics, Farmers, and working men, associated for mutual protection in case of sickness, accident and death.

A. L. GRAVELEY, Esq., Local Secretary.  
J. P. MACKAY, Esq., Actuary.

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It has long been a matter of surprise to many, that institutions of this nature have not been long since brought to the notice of, and within the reach of all, and especially the working class. No man need be awakened by long exhortations to the importance of the subject, or to the absolute necessity of providing some means which shall preserve himself, wife and family from possible want. This Society places the means to do so within the reach of all willing to avail themselves of such a boon.

To all, and especially the Industrial Class, read this Circular attentively, and recollect that when physical strength fails by reason of disease—the advantages of such an institution will become more apparent. A sum reserved for the purpose of investment in this Institution, proves an invaluable blessing at such times, and brings with it the proud consciousness that you may remain calm and independent, demand and your weekly benefits with absolute right, until you are again restored to health.

THE FOLLOWING TABLE SHOWS THE AMOUNT OF BENEFIT PAID EACH MEMBER UNDER  
50 YEARS OF AGE.

YEARLY PAYMENTS to secure in Sickness, or during incapacity for labor, the following sums weekly:					YEARLY PAYMENTS to secure in Sickness or during incapacity for labor, the following sums weekly, with £10 at death:				
Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.	Weekly Benefits.
£ s. d. 0 10 0	£ s. d. 0 15 0	£ s. d. 1 0 0	£ s. d. 1 10 0	£ s. d. 2 0 0	£ s. d. 0 10 0	£ s. d. 0 15 0	£ s. d. 1 0 0	£ s. d. 1 10 0	£ s. d. 2 0 0
Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment	Yearly Payment
£ s. d. 0 15 0	£ s. d. 1 2 6	£ s. d. 1 10 0	£ s. d. 2 5 0	£ s. d. 3 0 0	£ s. d. 1 0 0	£ s. d. 1 7 6	£ s. d. 1 15 0	£ s. d. 2 10 0	£ s. d. 3 5 0

In addition to the above, an admission fee of 10 shillings, Currency, will be charged the first year, which must be paid at the time of making the application, and the yearly payment may be made *within thirty days thereafter*.

Those over 50 years of age will be required to pay 25 per cent in addition to the above rates. Each Member will be required to pay, upon making application to the Society, an Admission Fee of 10 shillings the design of which is to defray the necessary expenses incurred in the Management of the Institution, such as Medical Fees, Agents, Commissions, Printing, Rents, &c., &c.; that the full amount deposited by each Member, according to the Table above, may remain undisturbed for the payment of Benefits. The yearly payment must be made within 30 days from date of Application, when you *immediately become a Benefit Member*.

The Manager, in calling the attention of the Public to this Institution, and soliciting their favor and co-operation, does so with the fullest confidence that it is based upon as safe a system as any that experience and well-founded calculation can devise, and that the industrial and high-minded, thinking men of the Country will not only approve, but will co-operate in carrying out its proposed objects.

*The Monthly Monitor*, a Paper published by the Society, containing Constitution, Rules, Regulations, and every information relative to the Society, may be procured at the Office, No. 10, Haldimand Street, gratis, for examination. To Members, it is free; to non-Members and Subscribers, 2s. 6d. per annum.

Applications for Membership will be received by the undersigned, at the Branch Office of the Society, No. 10, Haldimand Street, where Certificates of Membership will be issued and Claims paid.

GRAVELEY & MACKAY.

## NOTICES FROM THE PRESS OF CANADA.

(From the *Quebec Mercury*.)

The establishment of a Branch of the "British American Friendly Society" in Quebec, under a respectable and influential Board of Direction will certainly be a matter of congratulation. The suggestions which we this day extract from a Montreal contemporary, entitled: "How to afford the annual payment, entitling a person to receive a weekly benefit of £1 or £2 per week during sickness or disability" seem to be based upon the same plan as the Benevolent Societies of Great Britain whose operations have been productive of great advantage to the Mother country. There is no doubt, that the principle of association is one which may frequently accomplish the best and greatest objects, and we are happy to see it introduced into Canada in the shape of such a Society as this.

(From the *Canadian Colonist*, Quebec.)

In another place will be found an advertisement of the "British American Friendly Society," which has established an Office, under the control of a local Board, at No. 10, Haldimand Street. This Society is, in fact, the organisation of a most comprehensive system of Benevolent Societies. It has offices in all parts of Upper and Lower Canada, as well as in the Lower Provinces. It has all the advantages offered to persons by local Benevolent Societies, as well as by Societies like the Odd Fellows, Masons, &c., without any of the objections which exist in reference to Societies like the two latter. The amount of relief to be given in cases of sickness is the largest amount which can be allowed according to the calculations founded on the experience of upwards of a hundred years by similar institutions in England.

A person joining this Society, and paying 15s. a year, is entitled to an allowance of 10s. a week in cases of sickness or incapacity for labor; by paying 30s. a year he receives, in like case 20s. per week, and so on according to the amount of his annual contribution. A payment of 5s. per annum, in addition, entitles the family of the deceased to receive £10 on his death. The extension of the operations of the Society secures it from any possibility of loss to such an extent as would prevent it from fulfilling its engagements towards its members, as there is a large amount of funds gathered from the various localities in which the Society has branches, to fall back upon. The composition of the Board at Quebec is such as to give every confidence in the successful carrying out of the object, of the Society.

We recommend our readers to join this Society; a few shillings paid when in the enjoyment of health, and which are hardly missed, secure what may be a great object to a man of family overtaken by sickness.

**BRITISH AMERICAN FRIENDLY SOCIETY.**—On reference to the advertisement which appears in this issue it will be seen, that a branch of this institution has been established at Bytown. Mr. Roderick Ross, has been appointed the Actuary for this branch. The objects contemplated by this Institution are to provide the means in case of sickness, or old age, and also what is called a Funeral benefit."

In the present age, it is scarcely necessary to take up space or time in setting forth the benefits to be derived from insurances of every kind, which are sufficiently evident of themselves to need no argument in their favour. The plan on which the Assurances are effected in this Company, and the benefits to be derived are somewhat different from those of ordinary

should be patronized by all, especially the working class. It is under the charge of men of high standing in society in Montreal, and by reference to the Toronto Board of Directors, it will be noticed in society. The society has already attained a proud position among the benevolent institutions of the Province.—*Port Hope Watchman*.

It will be noticed in our columns of to-day, that the British American Friendly Society have established a Branch Office in this city, under the management of Mr. Armstrong, Esquire, where certificates of Membership will be issued and claims paid. It would be useless for us to point out the real benefits of this society, as the great success of similar institutions in Europe evidently show the advantage derived by members, and are daily becoming more and more appreciated by those who feel the necessity of making some provision for themselves and family during time of sickness.—*Kingston British Whig*.

**BRITISH AMERICAN FRIENDLY SOCIETY.**—We have intended for some time past to notice this Association, and we are anew reminded of that intention by the receipt of the *Monthly Monitor*, for January, a paper which the Board of Management publishes and supplies to members.—gratis. To non-members the terms are only 2s 6d per annum. We are happy to see that the Institution is in a flourishing state, and hope that it will prove a blessing to many of the poorer classes, for whose benefit such Association are more immediately intended. Agencies are being established all over the country—the list occupies three-fourths of a column in the "*Monitor*"—and the Agents are of the most unexceptional character and respectability. We recommend those of our readers wishing further information to call at the office of the Society, 103 Notre-Dame Street, and obtain a copy of the *Monitor*. M. Phillips, the obliging Secretary of the Society, may be seen at the office every day, between 9 A. M., and 5 P. M.—*Montreal Sun*.

**BRITISH AMERICAN FRIENDLY SOCIETY.**—We will take an early opportunity to go at length into the history of friendly societies in Great Britain, and the benefits which they have conferred upon the operative and middle classes of the communities in which they have been established, and to urge the facts upon people here, who themselves, and perhaps families, are dependant on their health for their daily bread. In the meantime we beg to refer all such, to an article in another column from the *Monitor*, a journal published in Montreal by the Society. It is hardly necessary to say that the highly respectable gentlemen, under whose auspices the British American Friendly Society has been established, are men of honor and integrity.—*Kingston Commercial Advertiser*.

We have been requested to insert the Prospectus of the British American Friendly Society. We are unwilling to do so without calling the attention of the public to its Rules and Regulations, feeling confident that a better reflection upon the



vide the means in case of sickness, or old age, and also what is called a Funeral benefit."

In the present age, it is scarcely necessary to take up space or time in setting forth the benefits to be derived from insurances of every kind, which are sufficiently evident of themselves to need no argument in their favour. The plan on which the Assurances are effected in this Company, and the benefits to be derived are somewhat different from those of ordinary Assurances. In life Assurance, nothing is payable until the death of the person on whose life it is effected; but here, the party, as a general rule, who pay, the premium, is the one who, under certain circumstance derives the advantage. If he unfortunately falls sick, he has the sure means of support, and for procuring the necessary medical attendance provided for him. In other words, the person paying the small annual premium mentioned, can thereby, when incapacitated from following his usual avocations from ill-health, insure for himself excellent care and medical attendance, without being indebted for it to charity, or becoming a burden on any one. By paying a small additional annual premium, if a man of family, he can provide the means of support for him also, thus effectually relieving the mind of the suffering parent from what is frequently no small aggravation of disease, the anxiety about those dependent upon his exertions for their daily bread.—*Bytown Gazette*.

We invite the favorable attention of our readers to the advertisement in another column, of the British American Friendly Society. Its object, it will be seen, is highly laudable; that of according relief to members who may become disabled by disease, infirmity or accident. Such institutions, are calculated to do essential service to the class for which they are formed; they promote habits of industry, and induce foresight and economy. The rules, which are printed at length in a journal published at Montreal gratis, by the Society, called the *Monthly Monitor*, seem to be judiciously framed.—*Montreal Pilot*.

**BRITISH AMERICAN FRIENDLY SOCIETY.**—This is an institution which may be termed a Sickness and Annuity Fund Society, having for its objects the alleviation of the sorrows of the working class, when disabled by accident or sickness. The business of the Society is conducted on the same principles as the Odd-Fellows' and other benevolent associations. Secret passwords and signs are, however, entirely dispensed with, and the books of the society are open at all times for the inspection of members. Such associations are well worthy of the support of the classes for whose benefit they are intended. For the terms of admission, &c., we would refer our readers to the advertisement. J. H. Phillips, Esquire, the efficient Secretary of the Society, will furnish full particulars, and can be seen at the office of the Society, No 103, Notre-Dame Street, between the hours of 9 A. M. and 5 P. M.—*Montreal Sun*.

It will be noticed by a reference to our advertising columns than an Agency of the British American Friendly Society of Montreal, has been established in Port Hope, under the charge of William Burnham, Esq., a gentleman of high standing and well qualified to conduct the business. The institution is purely a benevolent one. It is calculated to do a large amount of good, and

*More extended notices from nearly every journal in the Province, may be found in the columns of the Monthly Monitor, to which the public is respectfully referred.*

American Friendly Society has been established, aremen of honor and integrity.—*Kingston Commercial Advertiser*.

We have been requested to insert the Prospectus of the British American Friendly Society. We are unwilling to do so without calling the attention of the public to its Rules and Regulations, feeling confident that a better reflection upon the uncertainty of life and the inherent desire every one should possess of providing for their families, when they have the power, especially in the means to do so are within their reach. We trust every one will avail themselves, of so every useful a benefit society. Want of space prevents our dwelling longer, in this issue, but shall revert to it in our next; in the meantime, we refer any one seeking information to Mr. A. G. Smyth, the London Agent, at his Office, Dundas street.—*Times, London, C. W.*

**THE MONTHLY MONITOR.**—We have to acknowledge the receipt of this journal. It is the organ of the British American Friendly Society, established in Montreal for the "Mutual relief of the members thereof during old age, sickness and infirmity." The institution is purely a benevolent one, and organized under a board of highly respectable gentlemen in Montreal. It offers great advantages to members to "prepare for a rainy day," full particulars of which, as well as a copy of the *Monitor* and a Prospectus of the society, can be obtained on application to Mr. Macartney at the Post Office, who is the Agent for Paris and its neighborhood.—*Paris Star*.

**THE MONTHLY MONITOR** is the title of a paper in Montreal, under the auspices and in the interest of the British American Society, and contains an exposé of principles and objets of that institution.

A reference to the advertisement on the opposite page will show the outlines of this organization. It may, however, be well to say, that it is purely a benefit institution, designed to secure certain immunities to its members for a small annual consideration, under peculiar and necessitous circumstances. The names associated with it as office-bearers, are guarantee of the *bona fide* character of it. It will also be seen that Mr. R. Easton, already an Agent for several other institutions, is Agent also for this. Our own conviction is that institutions of this kind in this country, are calculated to be beneficial to all classes, but more especially so to the laboring classes.—*Napanee Miscellany*.

**THE MONTHLY MONITOR.**—This is the name of a new paper published in Montreal, for the purpose of advocating the interests of the British American Friendly Society, an association having for its objet the pecuniary relief of its members who may be disabled by disease or accident. It is truly benevolent in character, and will no doubt be the means of effecting a great amount of good. The *Monitor*, as the organ of the Society, will be publish monthly, under the direction of the head society at Montreal. It is very neatly got up, and cannot fail to prove beneficial in its advocacy.—*Brantford Courier*.